

Notice of Substitute Trustee Sale

T.S. #: 19-2815

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

Date, Time, and Place of Sale - The sale is scheduled to be held at the following date, time and place:

Date: 8/4/2020

Time: The sale will begin no earlier than 10:00 AM or no later than three hours thereafter. The sale will be completed by no later than 1:00 PM

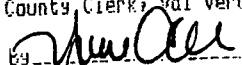
Place: Val Verde County Courthouse in DEL RIO, Texas, at the following location: Val Verde County Courthouse, 400 Pecan Street, Del Rio, TX 78840
OR IN THE AREA DESIGNATED BY THE COMMISSIONER'S COURT,
PURSUANT TO SECTION 51.002 OF THE TEXAS PROPERTY CODE

Property To Be Sold - The property to be sold is described as follows:

FILED
On: Mar 27, 2020 at 09:37A

Receipt# - 155104

SEE ATTACHED EXHIBIT A

Generosa Gracia Ramon
County Clerk, Val Verde County, TX
By  Deputy

Instrument to be Foreclosed – The instrument to be foreclosed is the Deed of Trust is dated 6/24/2009 and is recorded in the office of the County Clerk of Val Verde County, Texas, under County Clerk's File No 251623 recorded on 6/25/2009 of the Real Property Records of Val Verde County, Texas.

508 AVENUE C
DEL RIO, TX 78840

Trustor(s):	ARTURO MANCHA	Original Beneficiary:	MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS
Current Beneficiary:	Planet Home Lending, LLC	Loan Servicer:	Planet Home Lending, LLC
Current Substituted Trustees:	Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith		

The Mortgage Servicer is authorized to represent the Mortgagee by virtue of a servicing agreement with the Mortgagee. Pursuant to the Servicing Agreement and Texas Property Code §51.0025, the Mortgage Servicer is authorized to collect the debt and to administer any resulting foreclosure of the property securing the above referenced loan.

T.S. #: 19-2815

Terms of Sale - The sale will be conducted as a public auction to the highest bidder for cash, subject to the provisions of the deed of trust permitting the beneficiary thereunder to have the bid credited to the note up to the amount of the unpaid debt secured by the deed of trust at the time of sale. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any. Pursuant to the Deed of Trust, the beneficiary has the right to direct the Trustee to sell the property in one or more parcels and/or to sell all or only part of the property. Pursuant to section 51.009 of the Texas Property Code, the property will be sold in "as is, where is" condition, without any express or implied warranties, except as to the warranties of title (if any) provided for under the deed of trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the property. Pursuant to section 51.0075 of the Texas Property Code, the trustee reserves the right to set further reasonable conditions for conducting the sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by the trustee or any substitute trustee.

Type of sale - The sale is a non-judicial deed of trust lien and security interest foreclosure sale being conducted pursuant to the power of the sale granted by the deed of trust executed by ARTURO MANCHA JR, A SINGLE MAN. The real property and personal property encumbered by the deed of trust will be sold at the sale in accordance with the provisions of the deed of trust and as permitted by section 9.604(a) of the Texas Business and Commerce Code.

Obligations Secured - The deed of trust provides that it secures the payment of the indebtedness and obligations therein described (collectively the "Obligations") including by not limited to (1) the promissory note in the original principal amount of \$95,243.00, executed by ARTURO MANCHA JR, A SINGLE MAN, and payable to the order of MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. SOLELY AS NOMINEE FOR FLAGSTAR BANK, FSB, ITS SUCCESSORS AND ASSIGNS; (2) all renewals and extensions of the note; and (3) any and all present and future indebtedness of ARTURO MANCHA JR, A SINGLE MAN to ARTURO MANCHA. Planet Home Lending, LLC is the current owner and holder of the Obligations and is the beneficiary under the Deed of Trust.

The sale will be made, but without covenant or warranty, expressed or implied, regarding title, possession, or encumbrances, to pay the remaining principal sum of the note(s) secured by the Deed of Trust, with interest and late charges thereon, as provided in the note(s), advances, under the terms of the Deed of Trust, interest thereon, fees, charges and expenses of the Trustee for the total amount (at the time of the initial publication of the Notice of Sale) reasonably estimated to be set forth below. The amount may be greater on the day of sale.

Questions concerning the sale may be directed to the undersigned or to the beneficiary:

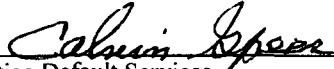
Planet Home Lending, LLC
c/o Planet Home Lending, LLC
321 Research Parkway
Meriden, Connecticut 06450-8301

(855) 884-2250

T.S. #: 19-2815

Dated: 5-27-20

Nancy Gomez, Leo Gomez, Calvin Speer, Wendy Speer, Melody Speer, Barbara Sandoval, Martha Boeta, Ramon Perez, Garrett Sanders, Marcia Chapa, Stacey Sanders, Amy Ortiz, Billie C. Lewis, Jr., Blake Lewis, Rick Snoke, Briana Young, Patricia Sanchez, Heather Smith



Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Phone: (949) 427-2010
Fax: (949) 427-2732
Website: AUCTION.COM

AFTER RECORDING, PLEASE RETURN TO:
Prestige Default Services
600 E John Carpenter Freeway, Suite 175
Irving, Texas 75062
Attn: Trustee Department

T.S. #: 19-2815

EXHIBIT A

LOCATED IN VAL VERDE COUNTY, TEXAS AND BEING 0.29 ACRES OF LAND, MORE OR LESS, BEING THE SOUTH 50 FT. OF LOT 12 AND THE NORTH 40' FT. OF LOT 13, BLOCK 25, OF FIRST RAILROAD ADDITION, AND THIS 0.29 ACRE TRACT MORE PARTICULARLY DESCRIBED AS FOLLOWS:

BEGINNING AT A 5/8" IRON ROD SET ON THE WEST RIGHT-OF-WAY LINE OF AVENUE C ON THE EAST LINE OF THE AFOREMENTIONED LOT 12 FOR THE NORTH CORNER OF THIS HEREIN DESCRIBED TRACT AND SAME BEING THE POINT OF BEGINNING (P.O.B.) OF THIS 0.29 ACRE TRACT, FROM WHICH POINT THE INTERSECTION OF THE WEST RIGHT-OF-WAY LINE OF AVENUE C AND THE SOUTH RIGHT-OF-WAY LINE OF 4TH STREET BR5. N 21° 36' 00" W, 70.00 FT.;

THENCE, ALONG THE WEST RIGHT-OF-WAY LINE OF AVENUE C, S 21° 36' 00" E, AT 50.00 FT. PASSING THE EAST CORNER OF SAID LOT 12 SAME BEING THE NORTH CORNER OF LOT 13, THEN CONTINUING 40.00 FT. FOR A TOTAL OF 90.00 FT. TO A 5/8" IRON ROD SET FOR THE EAST CORNER OF THIS TRACT;

THENCE, DEPARTING SAID WEST RIGHT-OF-WAY LINE OF AVENUE C, S 68° 24' 00" W, 140.00 FT. TO A 5/8" IRON ROD SET ON THE NORTH LINE OF A 20 FT. ALLEY FOR THE SOUTH CORNER OF THIS TRACT;

THENCE, ALONG THE SAID NORTH LINE OF A 20 FT. ALLEY, N 21° 36' 00" W, AT 40.00 FT. PASSING THE WEST CORNER OF SAID LOT 13 SAME BEING THE SOUTH CORNER OF LOT 12, THEN CONTINUING 50.00 FT. FOR A TOTAL OF 90.00 FT. TO A 5/8" IRON ROD SET FOR THE WEST CORNER OF THIS TRACT;

THENCE, DEPARTING SAID NORTH LINE OF THE AFOREMENTIONED 20 ALLEY, N 68° 24' 00" E, 140.00 FT. TO THE POINT OF BEGINNING AND CONTAINING 0.29 ACRES OF LAND MORE OR LESS.

AND BEING THE SAME PROPERTY CONVEYED TO LOU EMMA WHITEHEAD BROWN IN A DEED DATED SEPTEMBER 6, 1991, FILED FOR RECORD SEPTEMBER 6, 1991 IN VOLUME 548, PAGES 38-41, DEED RECORDS, VAL VERDE COUNTY, TEXAS, EXECUTED BY DORA D. WHITEHEAD.

Notice of Rescheduled Foreclosure Sale

August 4, 2020

FILED
On: Jun 10, 2020 at 03:40P

Receipt# - 155397

Generosa Gracia Ramon
County Clerk, Val Verde County, TX

By Yvonne A. ... Deputy

Deed of Trust ("Deed of Trust"):

Dated: April 16, 2014

Grantor: **ALICIA OVALLE**; a single woman

Trustee: Cesar Escamilla

Lender: Dolores V. Humphries

Recorded in: Document 00283151 of the Official Public Records of Val Verde County, Texas

Legal Description: Being all of Lot Eleven (11), Block C of the Val Verde Park Estates, an addition near the City of Del Rio, Texas also being more commonly known as 129 Currency Dr., Del Rio, Val Verde County, Texas as recorded on Vol. 646, Pg. 381 of the Deed of Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$31,000.00, executed by ALICIA OVALLE; a single woman ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: Tuesday, August 4, 2020

Time: The sale of the Property will be held between the hours of 10:00 A.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 10:00 A.M. and not later than three hours thereafter.

Place: 400 Pecan St., on the front steps of the Val Verde County Courthouse, in Del Rio, Texas

Terms of Sale: The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Dolores V. Humphries' bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Dolores V. Humphries, the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Dolores V. Humphries' election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Dolores V. Humphries' rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Dolores V. Humphries passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

Dolores V. Humphries has passed the Foreclosure Sale originally scheduled for July 7, 2020 and described in the Notice of Foreclosure Sale filed with the Val Verde County Clerk on May 29, 2020, and hereby reposts and refiles this Notice of Rescheduled Foreclosure Sale for August 4, 2020.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Dolores V. Humphries. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

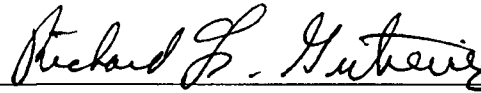
Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.

Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

This Foreclosure Sale shall comply with all conditions and requirements set out in the Order Authorizing Foreclosure of Real Property dated May 27th, 2020, a copy of which Order is attached to this Notice of Foreclosure Sale, and which Order was entered in Cause No. 6509, In

Re Estate of Alicia Ovalle, Deceased, In the County Court-at-Law of Val Verde County, Texas. Pursuant to said Order and in accordance with Texas Estates Code section 355.159(b), the Property may not be sold at the foreclosure sale for a price lower than \$35,723.20, which is the payoff amount of the Loan Agreement, including all costs associated with this foreclosure and court action.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.



Richard F. Gutierrez, Substitute Trustee
113 E. Losoya St.
Del Rio, Texas 78840
Telephone (830) 774-5591
Telecopier (830) 774-5593

NO. 6509

IN RE ESTATE OF § **IN THE COUNTY COURT-AT-LAW**
§
ALICIA OVALLE, §
§
DECEASED § **VAL VERDE COUNTY, TEXAS**

ORDER AUTHORIZING FORECLOSURE OF REAL PROPERTY

On this date, the Court considered the Application for Foreclosure of Real Property filed by Dolores V. Humphries ("Claimholder"). Upon consideration of the Application, pleadings, exhibits, legal arguments, and all other relevant evidence, the Court grants Claimholder's Application. The Court finds that it is in the best interest of the estate for Claimholder to foreclose its mortgage, lien, or security interest to satisfy the preferred debt and lien held by Claimholder against the real property and improvements described below. The Court further finds that the bond of the personal representative ("Representative") is sufficient. The Court further finds that a public auction held in accordance with the security instrument and Texas Property Code section 51.002(a), (b)(1) and (2), and (c) would pass constitutional and statutory muster as to the method and means to fairly conduct a public sale.

IT IS ORDERED that Claimholder is authorized to sell at public sale at auction to the highest bidder the real property and improvements commonly known as 129 Currency Dr., Del Rio, Texas 78840 ("Property"), and more particularly described as follows:

Being all of Lot Eleven (11), Block C of the Val Verde Park Estates, an addition near the City of Del Rio, Texas also being more commonly known as 129 Currency Dr., Del Rio, Val Verde County, Texas as recorded on Vol. 646, Pg. 381 of the Deed of Records of Val Verde County, Texas.

IT IS ORDERED that for purposes of certainty as to the manner and means in which the public sale is to be conducted, Claimholder shall sell the Property in accordance with the provisions of Texas Property Code section 51.002(a), (b)(1) and (2), and (c) and the terms of the

Loan Agreement. A notice of demand to cure default, notice of intent to accelerate, and notice of acceleration of maturity of the Loan Agreement have been constructively given by this proceeding and therefore are not required to be given to the estate or Representative.


IT IS ORDERED that Claimholder shall give notice to the public of the sale in accordance with Texas Property Code section 51.002(b)(1) and (2) and that a copy of this order shall be attached to the notice.

IT IS ORDERED that all costs associated with the public auction of the Property shall be deemed costs of Court and shall be paid by Claimholder, but such costs shall be included as part of the payoff amount of the Loan Agreement.


IT IS ORDERED that Claimholder shall release the estate and Representative from any deficiency if the sale price received at public sale is less than the payoff amount of the Loan Agreement.

IT IS ORDERED that in accordance with Texas Estates Code section 355.159(b), the Property may not be sold at the foreclosure sale for a price lower than \$35,723.20, which is the payoff amount of the Loan Agreement, including all costs associated with this foreclosure and court action.

IT IS ORDERED that, upon completion of the public sale, Claimholder shall deposit any excess proceeds into the registry of the Court, file a Report of Sale in accordance with Texas Estates Code section 356.551, attach a copy of the Trustee's Deed, and submit a Decree Confirming Sale authorizing conveyance of the Property for consideration by this Court.

FILED FOR RECORD
2020 MAY 27 AM 11:07
JENIFER A. GRADIA CLERK
VAL VERDE COUNTY CLERK
BY:  DEPUTY

SIGNED on May 27th, 2020.

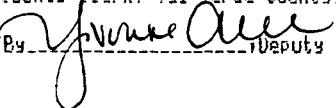

JUDGE PRESIDING

Notice of Foreclosure Sale

August 4, 2020

FILED
On: Jul 13, 2020 at 01:45P

Receipt# - 156056

Generosa Grazia Ramon
County Clerk, Val Verde County, TX
By  Deputy

Deed of Trust ("Deed of Trust"):

Dated: February 19, 2019

Grantor: **Rolando Garcia and Regina Garcia**

Trustee: Robert J. Parmley

Lender: Ranch Enterprises, Ltd.

Recorded in: Clerk's File No. 00315902, Official Public Records of Val Verde County, Texas

Legal Description: The surface estate only of all that certain tract or parcel of land, lying and being situated in the County of Val Verde, State of Texas, being all of Tract 18 (Eighteen), of Wolf Springs Ranch, a subdivision filed of record in Slide 520, Pages 1-2 of the Map Records of Val Verde County, Texas.

Secures: Promissory Note ("Note") in the original principal amount of \$50,029.20, executed by Rolando Garcia and Regina Garcia ("Borrower") and payable to the order of Lender

Foreclosure Sale:

Date: **Tuesday, August 4, 2020**

Time: **The sale of the Property will be held between the hours of 1:00 P.M. and 4:00 P.M. local time; the earliest time at which the Foreclosure Sale will begin is 1:00 P.M. and not later than three hours thereafter.**

Place: **Front steps of the Val Verde County Courthouse, 400 Pecan Street, Del Rio, Texas 78840**

Terms of Sale: **The Foreclosure Sale will be conducted as a public auction and the Property will be sold to the highest bidder for cash, except that Ranch Enterprises, Ltd.'s bid may be by credit against the indebtedness secured by the lien of the Deed of Trust.**

Default has occurred in the payment of the Note and in the performance of the obligations of the Deed of Trust. Because of that default, Ranch Enterprises, Ltd., the owner and holder of the Note, has requested Substitute Trustee to sell the Property.

The Deed of Trust may encumber both real and personal property. Formal notice is hereby given of Ranch Enterprises, Ltd.'s election to proceed against and sell both the real property and any personal property described in the Deed of Trust in accordance with Ranch Enterprises, Ltd.'s rights and remedies under the Deed of Trust and section 9.604(a) of the Texas Business and Commerce Code.

Therefore, notice is given that on and at the Date, Time, and Place for the Foreclosure Sale described above, Substitute Trustee will sell the Property in accordance with the Terms of Sale described above, the Deed of Trust, and applicable Texas law.

If Ranch Enterprises, Ltd., passes the Foreclosure Sale, notice of the date of any rescheduled foreclosure sale will be reposted and refiled in accordance with the posting and filing requirements of the Deed of Trust and the Texas Property Code.

The Foreclosure Sale will be made expressly subject to any title matters set forth in the Deed of Trust, but prospective bidders are reminded that by law the Foreclosure Sale will necessarily be made subject to all prior matters of record affecting the Property, if any, to the extent that they remain in force and effect and have not been subordinated to the Deed of Trust. For the avoidance of doubt, the Foreclosure Sale will not cover any part of the Property that has been released of public record from the lien and/or security interest of the Deed of Trust by Ranch Enterprises, Ltd.. Prospective bidders are strongly urged to examine the applicable property records to determine the nature and extent of such matters, if any.

Pursuant to section 51.009 of the Texas Property Code, the Property will be sold "AS IS," without any expressed or implied warranties, except as to the warranties (if any) provided for under the Deed of Trust. Prospective bidders are advised to conduct an independent investigation of the nature and physical condition of the Property.


Pursuant to section 51.0075(a) of the Texas Property Code, Substitute Trustee reserves the right to set further reasonable conditions for conducting the Foreclosure Sale. Any such further conditions shall be announced before bidding is opened for the first sale of the day held by Substitute Trustee.

Assert and protect your rights as a member of the armed forces of the United States. If you are or your spouse is serving on active military duty, including active military duty as a member of the Texas National Guard or the National Guard of another state or as a member of a reserve component of the armed forces of the United States, please send written notice of the active duty military service to the sender of this notice immediately.

THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN

THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Signed this 7th day of July, 2020



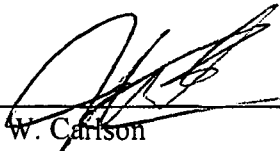
Sam Poorman
Substitute Trustee

John W. Carlson
Attorney for Mortgagee
717 Sidney Baker Street
Kerrville, Texas 78028
Telephone (830) 896-4488
Telecopier (830) 896-4474

THIS NOTICE OF SALE. THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR
AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.

Signed this ____ day of July, 2020

Sam Poorman
Substitute Trustee



John W. Carlson
Attorney for Mortgagee
717 Sidney Baker Street
Kerrville, Texas 78028
Telephone (830) 896-4488
Telecopier (830) 896-4474